THE BANKER OF MIDDLEPOINT.

A Study of Life in the Hoop Pole Forests of Northwestern Ohio.

AS TOLD BY ONE OF THE OLDEST INHABITANTS.

I.

If any one had come to us, say three years or so before the event occurred, and had said that at such and such a time a man would come to Middlepoint and open a national bank, we would have been pop sure he was just trying to be smart and make fun of us because we were poor and forlorn. Not only was Middlepoint without any business or population to justify the opening of even another country store besides the one already there, but, so far as we could see, the country was wholly without any resources to add anything whatever to the growth of the village.

Indeed, Middlepoint could scarcely claim the title of village; it was a mere settlement, a way station on the Pittsburgh, Fort Wayne and Chicago Railroad, located where an old trail that followed the banks of the Little Anglaise River crossed the tracks. There was a little shanty that served the railroad for both passengers and freight; and scattered along the old highway to the north were the country store, already mentioned, a blacksmith shop, a schoolhouse—all weather-beaten frame buildings—and fourteen dwellings, of which nine were frame and five were of logs, three of the latter being unoccupied.

Besides these there was the home of Mr. Philip Dix, the station agent, whose neat little two-story cottage faced a street that had been surveyed parallel with the railroad for about two blocks west of the old highway. And then on the bank of the river, and twelve or fifteen rods down the railroad from the highway, stood a steam sawmill, the property of Hez Warren, the village storekeeper, who was able to make a profit out of it by filling an occasional order for bridge timber which he got from the railroad company.

The village stood in the midst of a clearing perhaps 200 acres in extent—a long, narrow clearing that lay along the winding old trail. There were stumps in the fields, there were stumps even in the gardens behind the houses and in the trail itself. The fences about the field were made of rails split from green logs and piled up worm fashion ten high, with stakes at the corners and riders over all. But the chief feature of the landscape, the feature that always attracted the eye of the wayfarer, the feature that told the story of the weary labor of carving a farm out of the solid green forest, was the deadening that surrounded almost the whole settlement. The landowners, after clearing away enough forest to give them ground for potatoes, buckwheat, and corn, went on with the work of destroying the green timber by girdling the trees and then letting them stand to die and dry out, after which, as they had time, they felled the dead trees into big heaps and burned them up. But it usually happened that the dead trees were allowed to stand for years before they were felled, so that all the smaller limbs and the bark dropped off, leaving a wide stretch of naked gray giants beyond the fields, a stretch that soon grew full of briers and brambles and thick-woven underbrush.

Certainly if the landscape of a region can influence the mental development of a people, then there is none in the world so well adapted to stunt and depress the mind as the one that is hemmed in by a deadening.

To make matters still worse for us, the land when it had been cleared, did not yield good returns, in spite of the depth of the black loam; for it was almost a dead flat country, where the water of the abundant rains of spring could not drain away. The farmer could rarely plant his corn before the end of June, so the early frost of fall came before the crop was ripe; and as for winter wheat, it was pretty sure to winter kill, and spring wheat was not a better crop, while oats and rye did worse still.

Indeed, there was but one crop on which the people of the region round about could depend, and that was the crop of hoop poles, the slender hickory saplings that grew in abundance wherever there was a slight elevation of the land above the prevailing level. These could be shipped in car-load lots at a profit; but for the beeches, the basswoods, the elms, even for the giant oaks of three varieties, the sugar maples, and the occasional black walnuts, there was no market at all. To the owners of the soil the prodigious growth of trees was but an encumbrance to be got rid of by the most weary toil.

Looking back upon Middlepoint as it was in those days, when its street was hub deep with mud, its unpainted houses were half obscured by the persistent rain, and the gaunt limbs of the dead trees were dimly seen reaching out to the cold, dull sky, the picture presented was so utterly dreary that the mere thought of it was enough to make the heart sick.

But while we soaked and sweltered and shivered, according to the season, a change was impending such as none of us had ever seen, even in dreams. The men who had "struck oil" up in Pennsylvania were going to bring it about. I remember when Hez Warren brought the first barrel of that oil to town and sold it for a dollar and a half a gallon. It was a great curiosity to us old woodsmen, but tallow candles were good enough for us until the price went below forty cents, and then we thought we'd try the new-fangled stuff, even if the light was so bright we had to shade our eyes from it.

It was just about the time that we were buying our first bottles of it that we got our first sign of the change that was to come over the settlement. The oil had come into such general use that a great demand for barrels to hold the stuff had been created, and these barrels had to be made of oak. So it happened that a barrel maker from the East while searching for suitable oak stepped off the train at Middlepoint and found countless acres of it and every man of us doing his level best to cut it down and burn it up.

Middlepoint folks had had only so much knowledge of the art of barrel making as could be gained in the cooper shop adjoining the old distillery standing on the berm bank of the towpath at Delphos. They had seen a stalwart old man there shaving out staves from the solid oak, and fitting them together into barrels for whiskey. But now a stranger came to town, bought a plot of ground adjoining the railway station, built a shed on it, and set up a machine there that, by the aid of horse power, shoved the crude oak staves between two vertical curved knives, that shaped the stave better in a second or two than the old distillery cooper could do with his draw knife in five minutes.

This stranger would pay cash for all the suitable oak that he could handle, and when a second and a third set of knives had followed the first, and especially when steam power was substituted for horses, the demand for oak was the talk and the joy of the country side. For every landowner had some oak—had too much of it—and it could now be sold where it had formerly been burned up as an obstruction, and the price was so high that the owner could readily make $2 a day in cash by taking the timber to the stave makers. Nor was that all, for the stave maker had to employ men to help him run the machines, and these were paid $1.50 a day in cash, and they had steady work, wet and dry, the whole week through.

Standing behind the counter in his little store Mr. Hezekiah Warren noted (though with a feeling that, somehow, such good fortune could not last long) that not only were his old customers among the landowners round about coming in to square up accounts that had stood for years, but there were new faces before the counter, and these people came with cash in their hands.

For a time every soul in that little settlement blessed the day when the stave-shaving machine was set up, but a day came when we learned that a thriving industry was not always an unmixed good. Mr. Philip Dix, the station agent, while at work about the switch when a car load of staves was to be shipped, fell under the wheels and was instantly killed. That was a great shock to the whole community. Dix was a leading citizen. He was licensed to exhort at the Methodist revivals that were held every winter in the schoolhouse, and Mrs. Dix played the organ and sang beautifully, and the preacher almost always divided his time between their house and Hez Warren's while the meetings lasted. And now she was left with a boy who wasn't big enough to work much, and whatever she would do unless she went back East, where she came from, was more than we could guess.

However, Myra, as we called her, took the village school with success; the horror excited by this first accident was soon forgotten, and pretty soon everybody was rejoicing because it became apparent that in spite of Warren's fears Middlepoint had only made the smallest kind of beginning as a manufacturing town.

For a year the owner of the oak-stave shaving machines prospered, and then the knowledge of the timber growths about the wee hamlet reached the ears of one Mr. John Baerman, who owned a great barrel factory in Brooklyn and supplied the huge sugar refineries there with thousands and thousands of barrels every year.

Mr. Baerman himself came to Middlepoint one day, and with Mr. Hezekiah Warren drove up and down the trail that followed the Little Auglaise, looking with eager eyes at the forests that for miles lined the trail. He was the guest of Mr. Warren for three days, and before he went away he had purchased a forty-acre lot that lay along the railroad just beyond the home of Mr. Philip Dix, the station agent.

And then when he had gone Mr. Warren wrote out very carefully a notice of what was to be, which he posted beside the front door of his store, and nothing that ever occurred in that region made so great a stir as did that notice.

Mr. Baerman had bought the land in order that he might build a factory on it for making staves, and the wood he wanted to buy—only those who have chopped a farm out of the solid green forest of the swamps of the Maumee watershed can fully appreciate the feelings of the landowners about Middlepoint when they learned this man from Brooklyn was coming to buy a wood that would scarcely chip when it was chopped, and scarcely split under the maul and wedge, and would "never burn, wet or dry." He was coming to buy elm.

I can see now as I write the look that spread over the face of Dad Smith, a gaunt old backwoodsman, as he sat on the bench beside the stove in Hez Warren's store one day and listened while Warren explained what Mr. Baerman was going to do and what he would want to buy. The old woodsman had lived in a log cabin with a puncheon floor and a stick chimney for more than ten years; he had scarcely so much as seen wheat bread during that time; he had dressed in linsey-woolsey and cowhide and coonskin; he had worked many a day in the rain, cutting hoop poles which he afterward hauled through the mud to the canal that he might get cash to pay the interest on the mortgage that weighed down his land; he had girdled and chopped and burned at the forest, hoping against that hope deferred which maketh the heart sick, to "make a home for the children." And now there sat Hezekiah Warren, telling him that a man was coming to Middlepoint who would buy elm at $4 a cord when cut to the required size—the elm with which the old man's land was covered, the elm that had sapped his strength and made him old before his time.

"'Tain't so, Hez Warren," said the old man, turning sharply toward the merchant, while his thin, bluish lips parted and the wrinkles gathered deep about the corners of his mouth. "I don't believe a dummed word of it."

"Yes, 'tis so, too. What would I want to tell you and everybody else a lie for? You get out the bolts as I tell you, and I'll go his bail he pays you four dollars a cord in cash. Of course it's so."

"'Tain't, 'tain't. I'm goin' home and tell Ann Adelia."

He got up and hurried out of the store, drawing the back of his hand across his nose as he went, and saying in a husky voice:

"'Tain't so. Four dollars a cord for ellum. Huh! 'Tain't so; 'tain't."

II.

Was there ever another town such as Middlepoint was when the stave factories were all well under way? I do not think so. From a wet, bedraggled, forlorn little settlement of eleven occupied dwellings in the midst of the deadening, it had within two years, grown into a bustling, bristling, enterprising town of more than 2,000 inhabitants. There were dry goods stores and hardware stores and grocery stores and a men's furnishing store and—well, there was just no end of stores, and Hez Warren's was about the biggest in the puddle, for Hez was as smart as any of them.

The spring rains still fell until well nigh the end of June; the sky was still dull and cold and the mud in the old trail was deeper than ever. But the old trail was now known as Main street, and three new streets had been laid out parallel with it and these were intersected by a dozen cross streets, while new houses had grown up on every street with a speed that was marvellous to the old inhabitants.

And the reason for all this prosperity was found in the fact that in spite of rain and mud-teams by the dozen came struggling and tugging into town, the wagons piled high with elm bolts for staves, and basswood for headings, from morning till night.

How the drivers of those teams did make the welkin ring with shout and song and swearing as they drove into the factory yards! And how they did make the business men hump when, after selling the loads for cash, they came back to Main street and hitched their teams at the long lines of hitching posts before the stores. And maybe that street didn't look like life when the drivers came out again and stood on the rough board sidewalks to smoke and gossip—in some cases, where their purchases had included liquors as well as other things, to sing and shout in boisterous fashion.

The sound of the carpenter's hammer as he drove the nails home in shingles and weather boards on the uncompleted buildings made the air tremble the livelong day and not infrequently until 9 or 10 o'clock at night. For many of the factory workmen were thrifty enough to buy the village lots that had been laid out on the side streets and build their own dwellings. To save the expense of hiring carpenters, they worked on the houses long after factory hours—hammered and sawed, while the wife mayhap stood by to hold the lantern, and both sang to the rhythm of the active tools.

And back of all was the whizz and whirr and chug of the factory machines—an undertone to the village noises that never ceased save at meal times and on Sunday. And I want to say that, if there is anything in the wide world that can inspire a man to activity, it is the tone in the song of a wood-working machine as it grasps and cuts and slices the material that is fed to it.

But with all its bustling trade and industries, with all its mercantile and manufacturing establishments, Middlepoint lacked one institution that is always not only useful, but absolutely necessary for facilitating business transactions. As I write of those days a great number of people of the United States are saying that they are seriously alarmed at what they call the growth of the money-dealing corporations. They seem to think that banks are the oppressors of the producers and little short of enemies of mankind. If any one had preached such a doctrine as that in Middlepoint at the time of which I am writing, we would have thought him a fool or a charlatan. The business of the town was seriously handicapped for want of a house of deposit and exchange.

But in a thriving place like that such a want could not remain unsupplied very long. The business men had been saying to one another, and the weekly newspapers—for we had two of them before the town reached a population of 1,800—had been declaring, with double-leaded type, for perhaps three months, that Middlepoint must have a bank, when Mr. Baerman came to town one day and announced that a relative of his—a second cousin, I believe—was coming from the East to open one.

As I look back now on those days and remember how eager was our interest in this new citizen I am astonished to think how little we learned about his previous life—how little we tried to learn, for that matter. I guess we had more idle curiosity than real interest, if I may confess the truth, but still when it is remembered that he was introduced as a relative of the man whose enterprises had made the town, I do not so much wonder that we made no special inquiry about his history.

But as to our curiosity I remember that when it was known that the banker was to arrive on a certain train there were more than a hundred people down at the station just to get a look at him, while every window near the street up which he was to pass was full of gazers.

Well, when he had come and was walking up the street with Mr. Baerman and Hez Warren and the rest of the big men of the town, he happened to look into the bay window of Warren's house, where Mrs. Warren and Myra Dix were watching for him. The moment he saw Myra looking at him he flushed as flaming red as a schoolgirl reading an essay, and turned away his head with a toss and got so flustrated he couldn't remember what he had been talking about.

That set us all talking, sure enough, for we had understood he was an old bachelor; and wasn't Myra as handsome a widow as ever taught school in Ohio? Why, we had the two all but married before night, I may say—at least we were speculating on that kind of a turn in affairs—but when we came to chaff Myra about it she said we could have all the fun out of his flustration we wanted, but we could make sure she never would marry a man as badly broken down as he seemed to be, with his white hair and his stooped form and his little, short, shuffling steps. He might do for a woman who wanted a man to die soon and leave her his fortune, but she wasn't of that sort. Besides, she preferred taking care of children to nursing old folks, no matter what the wages.

"But there's something about him that keeps me thinking I must have seen him some time—somewhere in the East, I suppose," she added. "Maybe he knew my father when I was a girl. I'll ask him if I ever get a chance."

She was a long time getting the chance, for as it happened he was not the kind of man for anybody to question about anything except business matters; but when she got the opportunity she didn't need to ask.

III.

Although this is the story of the banker and not of his bank, I cannot help mentioning the stir there was in the village the day the bank was opened for business. A special building had been erected for the bank, and it had the largest glass window any of us old inhabitants had ever seen. The banker had everything all ready before he began business; he had even arranged that Mr. Warren, who was, of course, the oldest merchant in the place, should have the honor of opening the first account in the bank; and he formed the rest of the business men into a line that reached down the street past three stores. Then he went in behind the screen, and the cashier, who was a nephew of Mr. Baerman, stepped to the window in the screen and invited the procession to file in.

A great crowd that blocked the street watched all this, but the interest that was excited by looking through the big plate glass at the doings within was as nothing to what was excited when one of the clients of the new bank came out waving some crisp new bills in his hand and saying what made some of us original citizens wonder whether it could all be real or not:

"Lookee here, boys," said he. "it's genuine Middlepoint money."

And so it was, in a way, for when we'd gathered about him we could see printed across the face of the bills, "The First National Bank of Middlepoint." One can find even now numbers of those bills carefully preserved as mementos by citizens of the town and the country roundabout.

But to return to the banker and his doings. We had to admit that he made the bank a success from the beginning. The town was flourishing, and he was experienced and conservative, and moreover had a knack of handling the patrons of the bank in a way that saved both them and the bank from losses.

The business men were quick to observe and commend this, but it was only a brief time after the bank was in operation before everybody was saying that in all matters outside of the bank's business he was queer, and some thought he was worse than queer.

For instance, he bought a plot of ground in the outskirts of the village and built a dwelling on it. To this came a most genial-looking old lady, his aunt, to preside. It was a large house, admirably finished and furnished, but they did not keep even one servant. Such work as the aunt did not wish to do was either sent out or was done by some woman who came to the house for a few hours as she was needed.

And then the back yard was walled around by a hedge of willows, set so thick that one could scarcely see through it, even in winter. Around the yard a narrow path was made, and to this came the banker every morning at 7:30 o'clock sharp, and there he walked around and around for an hour, sitting down occasionally on one or another of two little one-legged benches that stood in the angles of the walk.

He was plainly exercising for his health, and yet he moved with such a listless gait and there was such an air of dejection as he crouched over the little benches, with his head between his hands, that people said when they came to know about his habit that no such exercise as that could do him any good.

That was queer, sure enough, but it wasn't really any of our business. What we did complain of, though, was the exclusiveness of both of them. Why, not only did they refuse to be sociable with their neighbors, but they would not even go to church in the new meeting house the Methodists had built, nor give a cent to the Baptists and the Presbyterians, who were trying to build.

Of course, when people went to call at the banker's the aunt was as nice as a basket of chips, and she always asked folks to call again, but she never paid back any of the calls she got, and only those who wanted to get up in society ever went there more than once a year or so after the first.

There was only one explanation for their acting that way: they were stuck up and thought themselves better than anybody else. We all saw that right away, especially as the banker was about as solitary in his bank, as for comradeship, as the aunt was at home.

And that was queer, too, from our point of view. We could not understand why a man should bury himself among a people in whom he had no interest beyond his business relations.

Then, while we gossiped we got other views of the man's character in rapid succession.

First of all, there was his selection of a youth as an assistant in the bank. It was just at the end of the spring term of the public school that the need of an assistant in the bank became known. There were a dozen boys in town, the sons of business men of influence, who were fit for the place, but on the last day of school, as the children were going home in the afternoon, the banker stopped Burton Dix, the only child of Mrs. Myra Dix, calling him by name as if he had known him for years, and, taking him into the bank, explained what a new clerk would have to do, and asked the boy to take the place.

Of course Burton was just too glad to take it, and rushed away home to tell his mother the good news. It was a very great surprise to her, as it was to everybody in town. Not but what the boy, who was 16 years old and unusually bright, was fit for the place, but it was such a curious thing that he should have been selected instead of a son of a man who could bring business to the bank. We scarcely noted then, though we recalled it afterward, that it was singular that the banker should have known Burton at all, and have been able to pick him out from a group and call him by name.

But, of course, we were not long in recalling the flustration of the banker when he saw Mrs. Dix in Hez Warren's window that day, and some of us went over to see Myra and congratulate her on her conquest of the banker. Myra was a jolly soul, but this time when we chaffed her she said she wished we wouldn't talk so to anybody, because there couldn't be anything in it, and she was afraid if the banker heard it he would be offended, and not let Burton keep the place.

That made us laugh more than ever, just as if he would have hired the boy in the first place if he hadn't had some end in view; and just as if he would let our chaff interfere with that end! But we got our ideas terribly muddled the next Monday when Burton went to the bank to begin his work, and Mrs. Dix followed him later in the morning that she might thank the banker for employing the boy and ask some proper questions about the nature of the work.

The banker was standing at the front window as she turned to go up the steps, but when she had reached the cashier's window he had gone into his private office; and when she asked to see him the cashier apologized, saying that the banker was obliged to write a large number of letters before the mail for the East closed, and could not be disturbed.

Mrs. Dix went away in a huff. She thought the banker had refused to see her because he thought she had come "as a designing widow." She was so angry, in fact, that when she afterward met the cashier at the house of a friend and he referred to the matter she told him with considerable feeling what she thought about it.

Well, I must say that what we learned in consequence of this little attack on the cashier made more talk than the banker's refusal to see her and his hiring of Burton both together had done. The cashier wanted to apologize still further for the banker, and in doing it told more than he intended. The banker really did have a lot of letters to write that morning, and he was not feeling well, either. In fact, he had sat at his desk all the morning, after Mrs. Dix had gone away, doing nothing but twist and tear papers till noon; and after dinner, said the cashier, he did not return to the bank at all.

Now, that might have served very well for an excuse, only that Mrs. Dix wanted to know what ailed the banker, and when the cashier evaded the question a neighbor said she guessed it wasn't anything that would carry him off suddenly, for he was walking around that path in his back yard all the morning, with fits of sitting on the peg-leg stools with his head in his hands, as if he had lost all the friends he ever did have.

That certainly was curious. Why should the visit of the widow upset him so if he had not been smitten at sight of her? And yet, if he were in love with her, what had possessed him that he should have snubbed her so? Could it be that he already had a wife somewhere?

It is hard telling how long we would have discussed these questions, certainly for months, only that the banker figured in a new episode within a week or so, which was so much more remarkable we almost forgot this one entirely.

Among the many who had taken advantage of the business growth of Middlepoint was a sewing machine agent of the name of Russell. He had a popular machine, and, so far as making sales was concerned, he was doing very well indeed. But he could not take care of his money, and he wouldn't let his wife, who was a bright woman, take care of it for him. So it happened that, when he took sick and died suddenly, all the widow had left was enough money to bury him, and his agency outfit, which was covered by a past-due mortgage for all it was worth, $200, if I remember correctly.

But for this mortgage the widow would have been better off financially than before her husband died, for she was entirely capable of conducting the business alone; but, unfortunately, the mortgage was held by a man named Allen, who had determined to get the agency of that machine for a relative of his.

So the funeral was scarcely over when the man set about foreclosing the mortgage. Everybody declared it was outrageously mean, but some way the proceedings were uninterrupted, and on a certain day the outfit was taken into the street by an official, who offered it for sale at auction. Then, to the astonishment of the throng who had gathered, the owner of the mortgage did not appear to bid, and the widow's offer of $100 in cash was the only bid heard, and she got the outfit and paid the money.

But that was by no means the end of the matter. The man had been at the county seat, but he came back that evening, and the widow met him at the train. Detaining him, in the presence of the crowd she took something over a hundred dollars from her pocketbook, told him that she had already satisfied the mortgage under the law, but that in memory of her dead husband she was willing to pay the whole debt with interest.

As the man took the money and signed a receipt she was applauded and he was jeered. But when a friend asked her where she got the money, she asked to be excused.

However, the friend and every one else learned next day, and Allen gave the information. It was while the people were waiting at the Post Office for the mail from the East to be distributed. As they stood there Mrs. Russell came in, and this started a couple of men near the door talking of her and the mortgage. They were wondering aloud where she got the money when Allen came along, and, overhearing what they were saying, announced, in a voice readily heard through the crowd, that he could tell. And then he went on to say that his son, a boy of 14 years, had happened along past Mrs. Russell's home at about 9 o'clock the night before the auction. It was a disagreeable night—rain was falling—and few were abroad, but the boy had seen the banker going into Mrs. Russell's house.

"She isn't at all a bad looking widow, now, is she?" said Allen with a leer. "And I'll bet a dollar the old ten-per-cent. was the one who put up Hez Warren to sending me out of town on the day of the sale so he could give the widow a chance to make a display of paying what she didn't have to, huh!"

As Allen talked one of the men twitched his sleeve and tried to stop him by nodding toward the back of the room, where the banker was standing, but Allen thought the interruption was due to the presence of Mrs. Russell, and he was just the kind of man to keep on in spite of—probably because of—her presence.

He had hardly finished his last word, however, when the banker came ploughing through the crowd. We had seen the banker only as a white-haired, stoop-shouldered man, with a shuffling gait, and the most quiet and peaceful bearing of any man in town. He was apparently feeble from old age, too, but as he reached the side of the man who had been talking he took the fellow by the ear and, twisting him around, kicked him lustily. Then he turned him back again and, in a voice that showed only a trace of excitement or fatigue, said:

"Now, then, will you tell all that your boy told you, or must I give you another lesson?"

In a whimpering voice Allen said that Burton Dix had gone into Mrs. Russell's with the banker, and that the two had remained there but five minutes or so.

Then it all came out. The banker, seeing that the widow was fit to carry on the business, had gone to her secretly and arranged to let her have the money she needed, taking the outfit for security, and collecting his money back with interest out of the profits on sales.

Of course, it tickled everybody to think he had kicked Allen the way he did, though we wouldn't have thought him able to do it, but we were divided in our opinions about his way of doing business. We were willing to admit that a man like him wouldn't want people to know he was backing the business of a young widow, even if he did get a good interest on his money, as we had no doubt he did, but we thought he ought to have known that sneaking around to the house at night was just the way to get caught. And some of us were pretty sure that the reason he was so secret about it was because he was ashamed of the rate of interest he made the widow pay.

IV.

Now speaking of the banker's ways of investing his private means leads me to tell of the next queer loan that he made, a downright crazy loan, if we were able to judge in the matter, for the money went to the first person who was ever arrested in Middlepoint for anything worse than being drunk and disorderly; in short, to a thief. The criminal was Patsy Eagan, a young Irishman, whose father was the night track walker for the railroad. Everybody had said that Patsy was sure to come to the penitentiary or the gallows; he never would go to Sunday school as the other boys did, and he thrashed every boy that ever even so much as called the Irishmen low folks socially. Why, even Mrs. Eagan had been seen to "take a sup," as she called it, and, what was worse, she never denied it. Well, Patsy went from bad to worse until he was 17 years old, and then Hez Warren took him into the store to run errands and deliver goods and promised to teach him the business and make a man of him if he'd behave himself. Hez was warned that it was no use and he'd be sorry for it, but Hez was softhearted. He meant well, no doubt about it, but he soon saw he had made a mistake. The boy didn't take the least bit of interest in the store. He spent his time mostly loafing up stairs over the store, but sometimes it was around the streets or anywhere, so he was out of sight of Hez. Hez warned him over and over again to attend to business, but it did no good, and so Patsy was told to get out and stay out.

And then what did the ungrateful young rascal do but break into the store and try to rob it! And he was caught at it, too. Hez just happened along that night, and heard a noise up stairs. So he hurried away and got the marshal, and when they got back Patsy was sneaking out of the back door with a lot of old books in his arms that Hez had inherited from an uncle down East. Hez said he'd never read them, but they were bound in leather and some of them were more than a hundred years old. He reckoned from that they must be worth a lot of money if he should ever want to sell them.

It was just pure cussedness in the boy to steal books which even grown folks didn't care to read, and which he couldn't sell without getting caught; but the next day when the boy was brought before the Justice of the Peace for examination what did Hez do but refuse to prosecute, and what was more he wouldn't tell why he wanted the boy let off, nor would the Marshal say a word either. And then the next we knew the Catholic priest from Delphos was in town visiting the Eagans, and when he went away he took Patsy with him, and somehow it was whispered around that this unregenerate little rascal was going away to a big school, where he was to study to be a priest.

We knew there was something behind it all and that it was sure to come out sooner or later, and so it did, but most unexpectedly.

It was only the next day after Patsy had gone away that the banker was going down to Hez Warren's sawmill and was walking along the railroad track past the Eagan shanty, when Mrs. Eagan, who ought to have known better, only that she was an ignorant thing, came running out to him with the tears just pouring down her face, and the moment she reached him, down on her knees she went, and, taking hold of his hand, she stroked it and kissed it as if it were a baby's, and kept saying he'd saved her boy from prison, and only God in heaven could ever pay him for it. I don't believe any woman ever took on worse than she did, unless it was at a funeral.

The banker—well, he looked as if he wished the ground would just open and swallow him. He tried to get away, and yet he didn't want to hurt her feelings, and it was affecting to see a mother crying that way, of course. But after a little he helped her up on her feet and told her he had just done what he wished somebody had done for him once, or something to that effect, and that she ought to remember she and her man had promised nobody should know anything about it, because it would make talk; and if she went on that way in broad daylight, why everybody would know it.

So she went back to the shanty, crying as hard as ever, and the banker went shuffling on to the mill.

It was just as the banker said about her carrying on so and letting everybody know what he'd done, for one of the neighbors heard and saw the whole doings, and before next day everybody in town knew the banker had not only interfered to save a thief from prison, but he had lent money to him to pay for a school education, although all the security he had was the promises of Patsy and the priest that the money should be paid back with interest.

I declare it was as good as a quilting bee to hear folks talk when they were standing around in front of the stores and on the corners next day. The Irish were out in force, as any one may guess, telling what a noble man the banker was and what a kind heart he had, but we weren't going to believe all they said without further proof, especially as he never went to church, as I have said, nor ever even subscribed a cent for supporting the preachers. He had some motive behind it all that we knew nothing about; we were sure of that. But to the business men of the town, and especially those who had stock in the bank, and who had deposits there, it was a serious matter to have the banker lending money in such a loose way, let alone interfering with the course of the law when a crime against property had been committed.

So one of the directors of the bank went to the banker about it, but all the satisfaction he got was a quiet snub. The banker said, politely, he could do as he pleased with his own money, and the books of the bank would show how its money was handled. Then he tried to smooth over the snub by saying he had got security on the loan to Patsy of which he was not at liberty to say anything.

As I have said, there wasn't any doubt but what he looked after the security sharp enough when anybody got money at the bank. It was three names on the note or bond and mortgage every time, but we all made up our minds that unless there was something in what he said about having some secret security for Patsy's loan, he was not far from crazy, for none of us believed that young scoundrel would pay back a cent.

But after we had seen some more of his financiering with his private money we began to wonder whether he wasn't just deeper than any of us, instead of crazy. For it came to pass that we found he was able to make money, even out of the misfortunes of folks—misfortunes that had thrown folks on the charity of their neighbors, before he came. I am thinking now especially of those who got hurt in the factories.

Of all the bloody implements in the whole world there is nothing more relentless and cruel than the machinery used for shaping wood. Think of the whirling saws and keen-edged knives eating their way through blocks and planks which men with naked hand feed to them. Think of the slim these naked hands inevitably make and the quivering flesh that is cut and hurled away to splash the benches and walls. It is brutal butchery, too, in most cases, for effective guards might be provided.

Middlepoint had obtained other industries after the stave factories—a furniture factory and a handle factory, and others that used wood as raw material, and there were hundreds of men working over those unguarded cutters.

Many a time the sole support of a family found himself mangled at the very time when his wages were most needed, found himself suffering more from worry about the future of those depending upon him than from the pain of his wounds. But after the banker had settled in Middlepoint there was never a victim of the whirling steel who did not find this self-contained money lender knocking at his door soon after the accident. The victims always made him welcome, too, for he always said he had come to see what he could do for them, but it was easy to see that he was looking out for his own business as well as the welfare of others. He might give a few dollars now and then, but nine times out of ten he managed to set the cripple up in some kind of work or business that would make a living for the family and leave something over to pay back to the banker every cent that had been loaned, and with interest on top at that. I suppose that the banker had a private mortgage, in one way or another, on more than twenty different families at any time after he had been there a year or so. They didn't all pay up, but we knew he wasn't so foolish but what he made those who did pay make up for what he lost on others.

And that makes me think of a curious thing that happened through this kind of speculation. A man who had been running basswood bolts through a heading saw slipped one day, and lost the ends of all the fingers on one hand. He was taken home, and his oldest son, a lad of eighteen, took his place at the machine. The foolish boy must needs show to a friend how the father met with the accident, and in doing this repeated the disaster exactly.

The banker was soon on hand, of course, but he had been in the house only a few minutes, and was asking questions which would show what various members of the family were capable of doing in the way of business when who should walk in but Mrs. Myra Dix. Myra had come out of pure charity. She was a right good neighbor; I'll give her credit for that. She had no thought of speculation in what she did, and she was that good herself she could never see anything in what the banker did but charity, like her own acts, and she'd never listen to us that knew better. She had never met the banker, as I have been telling, and so when she walked in and found him sitting there talking in his soft way to the man and his wife she was all taken aback by it. But she took it for granted his heart was as good as her own, as I said, and as she walked over to him with her hand out and began in a most cordial way to tell him she was glad, but in no way astonished, to find him there, because she'd known of his always going to see the unfortunate, and so on.

With that the banker got up from his chair and turned his head away and all flushed up, just as he'd done on that first day of his arrival in town when he saw her in Hez Warren's bay window. Then he put out his hand as if to take hers, but drew it back with a jerk, and, getting all into a tremble, he said:

"I—I thank you—I do—don't think me rude. I—God help me—I can't explain."

And then he fled from the house, leaving everybody filled with wonder, Myra most of all.

Now what were we to think of that? Certainly the banker did seem to be a remarkable old man. But the time came soon after this event when the mystery that surrounded him was to be explained. And the events that brought about the explanation were so extraordinary that the night on which they occurred is still used in the village as a date from which the passage of time is reckoned.

V.

I have said that the banker lived wholly without companions, but this statement must be modified a little, for he came to have one companion who enjoyed uncommon intimacy with him, and that was Burton Dix. Not only did he train the boy to the banking business, but he made him a chum as well. They were often seen walking and driving together out of business hours, and it came to pass eventually that the banker often omitted his morning walk in the back yard to go for a short drive with Burton.

As soon as we observed this we got at Burton to learn something about the banker's history and what ever made him act so. But we didn't get much satisfaction out of Burton, for he had been an apt pupil of his employer in the art of keeping silence.

But this we did learn. The banker's interest in the boy had been practical beyond giving instructions, for he had started him on what is about the only sure road to wealth in a thriving village. The boy had bought a vacant plot of ground, and was paying for it out of savings from his weekly earnings. And then, when it was paid for, what did the banker do but buy Mrs. Dix's home down by the railroad track, paying for it a price which everybody said was more than it was worth. So, of course, she and Burton started in to build a new home on the plot Burton had bought.

And meantime, I may say, by the way, that, although the lots were in her name, because Burton was a minor, and although the banker bought her house, he took good care never to meet her even when the papers were made out. However, that is not what I started out to tell.

It was early in the fall of the year, and young Burton Dix, with the banker by his side, was standing on his plot watching a couple of men build the foundation walls for a new house there, when a stranger came walking over the old trail from the north toward the village. Strangers came to town so often in those days that the presence of one on the highway was nothing to attract any one's attention, but this one had a peculiarity of bearing. He was walking, as Burton said afterward, with his head over his shoulder, "for all the world like a hunted fox."

Indeed, Burton first noticed him because of the sudden start he gave when a farmer boy riding down the road behind him whipped up his horse and gave a yell just for fun. The wayfarer, at the sound of whip and yell, jumped from the road and was all but ready to climb the fence before he saw who made the noise.

All this was so curious that Burton could not help calling the banker's attention to it. The banker turned with interest toward the man and looked at him earnestly. Then he said:

"I think I know that man. Stay here a moment while I go and speak to him."

A minute later the banker was facing the stranger in the highway. As the eyes of the two met, the stranger's face blanched, and then, in a most cringing fashion, he began rubbing his hands together and talking in a low voice so that neither Burton nor the workmen could hear what was said, except that the man said something about "a pardon" and "starting over again." He was rolling his eyes about, the while, from the banker's face to the group in the lot and down toward the village and back up the trail.

The banker seemed not a little embarrassed for a while but pretty soon he said something about the "benefit of the doubt," which made the man brighten up and stand erect as well. A little more talk followed in a cheerful fashion, and then the banker took a long pocketbook from an inner pocket and, drawing out a bill, handed it to the man.

The stranger took the bill in his two hands, and with a broad smile held it out so he could look at its full size, and then he looked into the banker's face with an entire change of manner, while the group in the lot heard him say, pointing to the President's signature:

"What did you change your name——"

He didn't have time to finish the sentence before the banker had clutched him by the throat with a grip that shut off his wind. The man wilted instantly and showed the greatest humility the moment he was released. Then, after a little more talk in a low voice, he hurried on through the village to the railroad station, where he climbed on a train of empty cattle cars bound West at full speed.

That the banker was greatly annoyed by this chance meeting was very plain to the spectators, but he said nothing whatever about the stranger, and eventually went away home to his supper.

During the next three days he passed almost all of his time at home, going to the bank for an hour or so only each day, while his nearest neighbor reported that for several hours each day he was pacing the walk around the garden behind the house.

Meantime it had begun to be whispered about the village that a stranger had come along and accused the banker of living under an assumed name. The story did not get an early start, however, because Burton Dix had made the workmen promise to keep still about it, and they had kept their promise until it was known about the banker being so agitated over something, when one of them told his wife all about it. I guess he must have told her on about the third day after the man was in town, but whenever it was we hadn't much more than heard of it when the whole explanation came out.

The third day, as it happened, was a Saturday, and Saturday was always a busy day in Middlepoint. The people from the countryside flocked to town to trade, and the people of the village itself bought more goods on that day than on any two days of the week preceding it. Moreover, that was the day on which the women went calling, so what with one cause and another, the streets were alive all day long and until late at night with the thriving populace.

But there came an hour before the dawn of Sunday when the town was as quiet as it had been noisy before, an hour when everybody—sometimes even those who were employed to remain awake as watchers—went to sleep, and curiously enough it is not unlikely that if one were to inquire into the history of each of the villages of the country he would find that more events of moment—the great fires, the murders, the robberies, and so on—in their histories had occurred in those still hours before the dawn of Sunday than at any other time in the week. At any rate, one great event in the history of Middlepoint occurred before the dawn of a Sunday.

It was such a good time for sleeping that morning that even the village marshal had neglected his hourly rounds, while the watchman at the big stave factory, on sitting down on the lounge in the office, after making his 3 o'clock round, had first dozed and then dropped off sound asleep. It is not unlikely that of all the residents of Middlepoint there was but one who was awake between 3 and 4 o'clock that morning, and that one was Mrs. Myra Dix.

Mrs. Dix was awake, because Burton had gone to the bank to sleep that night in place of the watchman, who was an Irishman and had gone to a wake, and it was a mother's fear for the safety of her boy that kept her awake. As Mrs. Dix turned on her bed for perhaps the hundredth time and gazed toward a curtain that covered a window overlooking the big stave factory yard, a ray of light came through a slight opening, and, falling on the floor, it wavered and flickered about and slowly brightened and spread with every motion. For a minute Mrs. Dix regarded it with curiosity and wonder, and then just as she was arising from the bed to investigate the matter a muffled sound not unlike a distant cannon was heard near the centre of the village.

Hurrying to the window Mrs. Dix drew back the curtain, and then clutched for support at the window frame, for a long flame was rising from the roof of the factory engine room and rapidly spreading across the dry shingles.

But the shock her nerves received at the view of the flaming roof, instead of making her forget her fear for the safety of Burton, only impressed upon her the feeling that in some way the muffled roar she had heard was due to some danger that was hanging over him.

Hurrying on such clothing as was necessary, she ran out to the street just as a neighbor came from his house across the way and with a voice that made the welkin ring cried:

"Fire! Fire! Fire!"

The cry awakened a host of others, and soon the sounds of opening doors and answering cries were heard, but Mrs. Dix hurried away from the scene of the fire, bent only on reaching the bank.

She was running all alone, as she started up Main street, and was wishing she could meet some one whom she could ask to go to the bank with her when old Eagan, the father of Patsy, overtook her. He was carrying a car coupling pin in his hand. He had heard the muffled roar as he was returning from his tramp over the railroad track and had located it in the bank. Men, in rapidly increasing numbers, were coming on the run down the street, but all were bent on going to the fire until Eagan yelled:

"Be domned to the fire, noo; they're afther robbin' th' bank, an' the widdy's b'y there all alone."

Mrs. Dix could not repress a cry as she heard the words, but she kept on, and a dozen men turned about to follow the Irishman, some going to their houses first for guns, while two picked stakes from a dray to use as clubs.

A minute more and the growing flames had illuminated the street, and then the banker, no longer stooped or with shuffling gait, appeared, running from his home. He met Eagan at the steps, and with one jump the two reached the door together.

There was a crash as the banker's shoulder came against the door and then both men disappeared within.

An instant later a pistol shot was heard, and, after the briefest interval, two more. A bullet came out through the front window, and close behind it a big office chair in the hands of a man who was going to dash through the window to escape. And he would have succeeded, too, for the people on the street were dazed by this fight for life, only that the big Irish track walker was on his trail, and with a blow of the iron pin knocked him senseless to the pavement.

The gathering throng hesitated, but Myra, with her thoughts on her boy, pressed through and started up the steps.

And then came the banker, with his hand clutching the throat of the cringing stranger who, three days before, had sneaked through the town.

"Here—hold him," he said as he saw the men before the door. "Quick—I—can't. I'm shot."

A half dozen men grabbed the fellow and yanked him down on the pavement, and then the banker, with blood on his lips and gasping for breath, sank down at the feet of Myra Dix.

She would have hurried on, mindful only of Burton, but the banker, looking up into her face, put up his hand to hers and said:

"Mrs. Dix, don't. Burton—is not hurt, but—Myra—please—I've tried—but it's too late now."

For a moment she gazed into the upturned face, and then, kneeling down beside the banker, she took his head in her arms and said:

"Rem, Rem, is it you, and I did not know?"

"You bet it's him!" said the fellow whom the banker had brought to the door. "He's been playing it sweet on you all, but he's one of us, and we done time together in Jersey, only he was of the respectable kind that stole from the inside. Damn him, if Jerry's done for him I'll serve my time easy."

Well, the whole story had to come out then, though we didn't get it until after the banker, who had been shot through the lung, managed to pull through by the aid of a vigorous constitution. Just think of that when we'd supposed him a tottering old man! For Myra went to nurse him, and not a word would any one say until he was out of danger. I guess there never was such a story as his, for he had been a bank clerk when he was a young fellow back in Jersey. And he and Myra had been lovers there when he was Remington Murdock and she was Myra Hunter, and they would have been married only that he, in his haste to get rich, had misused the bank's money, and had been sent to the penitentiary for eighteen years.

He had served his time, too, except what he had saved by good behavior. And then, when he was released, and rich relatives had come forward to help him start over again, he had learned through John Baerman that Myra was a widow and living in Middlepoint. And so to Middlepoint he had come, determined to keep his identity a secret until he had made a good name for himself.

It was a foolish thing to conceal his identity—he said so himself afterward—but the inclination to do everything in such fashion was born in him. And meantime his hair had turned white in prison, and it had come to be a second nature for him to shuffle and stoop in his walk—it had even come to be a second nature to walk on a narrow path around and around an enclosed yard, beginning at 7:30 every morning, and to sit down to rest betimes on a peg-leg stool in the angle—so it had been easy for him to escape recognition even by Myra.

But when an old fellow convict came along with the look of one who was hunted in his face, the banker could not help aiding the rascal. And the rascal had returned the good deed by betraying a secret kept for years—worse yet, had returned to rob his benefactor.

We could understand the mystery that had surrounded him when we learned all this. He had avoided society for fear of detection, and it was out of a good heart that he had gone to the unfortunate and the cripples to start them in business in such a way that they could be self-supporting, and in no way feel that they were paupers or the receivers of charity. And we understood, too, what had been in his heart when he had taken Patsy Eagan from the prison door and put him where he could have all the books he wanted without the temptation to steal them.

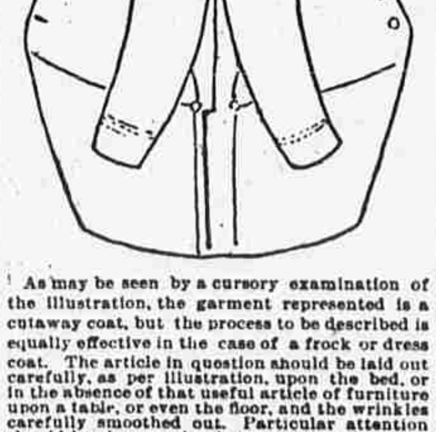
But he never would allow, even when he was well and had changed to the jolliest and most sociable man in all the town, and was ready to talk to any of us about anything; he never would allow that we had misjudged him, or that he had done anything worth anybody's praise, for, he said, the motive was all that ought to be praised, and he hadn't done anything for love of charity, but all for love of the handsome widow who had taught in the village school.

JOHN R. SPEARS.

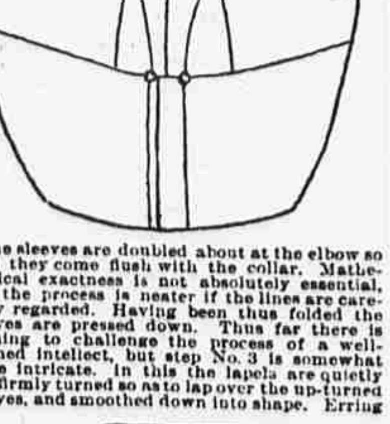
FOLD YOUR COAT THUS.

If You Have a Mathematical Eye You May Not Have to Go to the Tailor.

By an unfair disposition on the part of Providence of the good things of this world, a considerable number of persons in this and other localities find themselves possessed of coats but no valets to fold them when it is necessary that they should be folded. Many of these persons are obliged occasionally to fold their coats; as, for instance, when they are going out of town and desire to take with them more clothing than the garments upon their backs. For the benefit of these valetless coat possessors THE SUN publishes the following recipe for packing cutaway, frock, or dress coat, with illustrations as issued by a large clothing firm. Cut No. 1 represents the coat before folding.



As may be seen by a cursory examination of the illustration, the garment represented is a cutaway coat, but the process to be described is equally effective in the case of a frock or dress coat. The article in question should be laid out carefully, as per illustration, upon the bed, or in the absence of that useful article of furniture upon a table, or even the floor, and the wrinkles carefully smoothed out. Particular attention should be given to the sleeves, so that they may present the life-like appearance seen in the picture, and the collar should be turned up. All things being thus made ready the operator may now proceed to step No. 2.



The sleeves are doubled about at the elbow so that they come flush with the collar. Mathematical exactness is not absolutely essential, but the process is neater if the lines are carefully regarded. Having been thus folded the sleeves are pressed down. Thus far there is nothing to challenge the process of a well-trained intellect, but step No. 3 is somewhat more intricate. In this the lapels are quietly but firmly turned so as to lap over the up-turned sleeves, and smoothed down into shape. Erring

humanity sometimes falls into the fallacy of turning up the coat tails here, with the tail button as the line of action. No coat owner with a fitting reverence for his garment and the fit thereof will do this to-day. Instead, the coat should be folded directly through the centre seam, and then both coat tails carried up and flattened down. The garment is now ready for packing. It should be set in the bottom of a trunk or gripsack, sprinkled over with a miscellany of other clothing and seasoned to the taste with shoes, collars, neckwear, and toilet articles.

An excellent rule on unpacking the coat thus carefully prepared is to take it to a tailor and have it pressed. This will obviate all wrinkles that may have been sustained through a failure to get the thing just exactly right.

FAMOUS CENTENARIANS.

HENRY JENKINS'S REPORTED AGE 169 YEARS.

Thomas Parr Was Believed to Be 152 When He Died—He Is Buried in Westminster Abbey—A Monument Raised to Jenkins in Yorkshire—Reason to Believe Neither Was So Old as Claimed.

There is abundant proof that a good many persons live to be a hundred years old, or even older, but it is apparently equally true that the greater the age claimed by a candidate for centenarian honors the less proof there is for the claim. This is true, at any rate, of the champion centenarians, as they may be termed, Henry Jenkins and Thomas Parr. Jenkins insisted that he was born in 1501, so that he must have been 169 years of age when he died in 1670. He used to tell a story of helping, when a lad, an older boy to carry arrows to Flodden Field for the battle which was fought there in 1513. A few years before his death, when a witness at the trial of a suit, he swore that he was 157 years of age, and spoke of serving as Lord Congers's butler when 120. Yet in 1662, several years before that, he told Miss Savile, the writer of his life, that he was of an age which would make him 169 when he died. If his sworn testimony be taken, he was nearly ten years younger than his reputed age at the time of death. Yet in Bolton churchyard there is an obelisk to his memory, erected about 150 years ago, on which his age is given as 169 years, and in the church is a tablet with the following magniloquent inscription:

Blush not marble
to Rescue from Oblivion
the Memory of
HENRY JENKINS,
for
he was enriched
with the goods of Nature,
if not of Fortune;
and happy
in the duration,
if not variety,
of his enjoyments;
and
tho' the partial world
Despised and disregarded
His lone and humble state,
The equal eye of Providence
Beheld and Blessed it,
With a Patriarch's health and length of days,
To teach mistaken man.
These blessings are entailed on temperance,
A life of labour and a mind at ease.
He lived to the amazing age of 169.
Was interred here Dec. 6th,
1670,
and had this justice done to his memory
1743.

Diligent investigation has failed to find any foundation for the grounds on which Yorkshire has thus delighted to honor Jenkins. He is his only witness, and the only proof for the claim he set up is his own word, which he contradicted when under oath.

Although he did not claim to be so old, Thomas Parr is more famous than Jenkins, at least out of Yorkshire, and because of his supposed great age he had the honor of being buried in Westminster Abbey. He pretended to have been born in 1483, and he lived to 1635. That year his pretensions became noised abroad, and he was brought up to London and presented to Charles I. by Lord Arundel. To over-indulgence at the festivities, to which he was invited, his death in November of that year is attributed. According to an account of him by John Taylor, which was published while he was in London, he was not married until he was 80 years old, when he became the father of two children. After the death of his wife he was married for the second time at the age of 122. In 1588, at the age of 105, he is said to have done penance by standing in a sheet in Alderbury Church, Shropshire, for having had an illegitimate child by one Catharine Milton. His first wife did not die until he was 112. Taylor's life of Parr is apparently founded on what the old man told him, and there is really nothing to prove that Parr was much over 100. The inscription, therefore, in Westminster in which his age is given as 152 lies more than most epitaphs.

The age claimed for the Countess of Desmond, 140 years, has been disproved. The claim is founded on the supposition that she was married in the reign of Edward IV. It has been discovered that she was not married until forty-five years after Edward's death, so that, when she was presented to James I., in 1614, she was considerably less than 100 years of age, unless she married unusually late in life. As Edward IV. died in 1483, she must have married at an unusually early age, if she were married even the last year of his reign, for if she were 140 in 1614, she would then, of course, have been 9.

New York used to have an alleged centenarian whose claims were, in the opinions of the unprejudiced, more than successfully disputed by W. G. Thoms, an Englishman, whose hobby was to try to prove that reputed centenarians were nearly all frauds. His prey in this instance was Capt. Frederick Lahrbush, who died in 1877, at the age, if his own figures be taken, of 111. Capt. Lahrbush, according to his own story, was born in England in 1766. He entered the British army in 1787, and, in the course of his career, served with Nelson at Copenhagen, and was one of the guard which watched Napoleon at St. Helena.

His alleged 104th birthday was celebrated in this city in 1870 with such pomp and circumstance that several of the London papers chronicled his career, as well as the proceedings, at length. Mr. Thoms read these reports and his hobby was aroused. He ransacked the army records, and discovered that a Lieut. de Lahrbushe entered the British army in 1809, and was cashiered about eight years later. As Capt. Lahrbush practically admitted his identity with this cashiered Lieutenant, even if he served as one of Napoleon's jailers, he could not have been with Nelson at Copenhagen, as his military career had not begun when the battle of Copenhagen was fought.

While admitting his identity with the cashiered Lieutenants in the controversy which followed Mr. Thom's dispute of his pretensions, Lahrbush still insisted that he was born in 1766. He had previously said he had sold out from the army. When brought to book by Mr. Thoms he alluded to the cause of his cashiering as a youthful indiscretion, although he must have been by his own figures over fifty when it occurred. Mr. Thoms took Lahrbush's figures as to the age on which he entered the British army—according to them he was 21—and consequently always considered that he had found Lahrbush to be twenty years younger than he claimed.

Lahrbush was a pet of the Episcopalians here and was allowed to sit in a special chair in one of their churches, so they took up his cause with vigor, and in spite of his Nelson legend being exposed, continued to believe in his pretensions, and many probably do still.

AN UP-TOWN INCIDENT.

A Crippled Lad Who Whistled, and May Whistle Again.

A crippled boy about 7 or 8 years old, who had lost one of his feet and could not ply either of his legs, was hopping along Columbus avenue upon a pair of crutches at nightfall, when he met with an accident. He was a bright-faced, cheery little fellow, though his shape gave evidence that he was maimed in his back as well as in his legs, and he whistled as he hopped rapidly along the sidewalk, looking straight ahead.

He had reached the corner of Columbus avenue and Ninety-third street when the accident befell him. There had been a banana peel on the sidewalk which he did not see, and he placed the end of one of his stilts upon it. The stilt slipped, and he fell upon the pavement, bruising his face, which was instantly streaked with blood. He seemed for a moment to be stunned, as he lay sprawling. The merry whistle of the moment before was followed by a childish scream, after which he began moaning. Half a dozen of the small boys and girls who were out playing gathered about him, but did not know what to do. An aged woman came along, said, "Poor child!" and pursued her way.

An elevated train reached the station there; twenty or thirty passengers rushed down the stairs, near the foot of which lay the moaning cripple. An elderly man among the passengers at once discerned the situation, stooped down, relieved the sufferer of his crutches, raised him gently from the sidewalk, took him in his arms, wiped off the blood and tears, got him to tell where he lived, carried him to his home, and delivered him to his mother, who was in terror when she saw her child. It turned out that no bones had been broken in the fall, and that the bruises would most likely heal in a few days.

The widowed mother told the friendly stranger that her little crippled son was the love of her life and all she had in the world to live for. She had allowed him to go out alone for a short while, because he had asked her to let him take a hop for a few blocks along the avenue, and she warned him to hurry back home, as it was growing dark. He had left the house whistling in glee that he was at liberty and that he could have some fun by himself, as well as any other boy on the block. He whistled as he hopped along until he was capsized by the banana peel.

The sympathizing stranger who had carried him home promised that he would get him a better pair of crutches, and the promise brought a smile to the face of the boy, who can use neither of his legs and has a broken back. He may yet whistle again.